

## **Section A-3**

### **Health Care – TRICARE Briefing**

The contents of this Toolkit have been developed to assist you in your efforts to support family readiness. Every effort has been made to ensure that the information provided is current and accurate. However, because statutory and regulatory changes may have occurred since the publication of this Toolkit, the Office of the Assistant Secretary of Defense for Reserve Affairs cannot assume responsibility for its continued accuracy. Before taking any significant action based on the contents of this Toolkit, you should contact a subject matter expert in your chain of command to secure the most current information.

## **Health Care – TRICARE Briefing**

Health care is a concern shared by all Americans. The availability and cost of health care is often a major factor in employment decisions. For many members of the Guard and Reserve, health care is available through group plans offered by their employer. However, during times of mobilization or deployment, those benefits may lapse. Members and their families are concerned about the continuity of their health care. Their concerns may have a serious impact on unit retention and family morale. Since health care can be very expensive, adequate health care is an important element of family readiness planning.

TRICARE offers members and their families' affordable health care when they need it the most. As valuable as TRICARE may be, its full value cannot be realized unless members and their families fully understand TRICARE and appreciate its value as a safety net during times of deployment and mobilization. An important part of your role as a commander is to ensure that your members and their families have the information they need to plan for any contingency. The briefing slides contained in this portion of the toolkit can help you to provide that information. You should include TRICARE as part of your unit orientation for new members and offer the briefing to family members during family oriented activities. The best source of information on current health care benefits is a representative from a military treatment facility or the Beneficiary Counseling and Assistance Coordinator from your regional TRICARE office. You should also involve representatives from your personnel chain of command. Finally, you should augment this briefing by using your newsletter and other information channels to inform everyone of the availability of Internet sources of information about TRICARE, including:

- [www.tricare.osd.mil](http://www.tricare.osd.mil) for information about TRICARE
- [www.ucci.com](http://www.ucci.com) for information about the TRICARE Dental program

The TRICARE briefing slides are keyed to instructor notes. Those notes represent the recommended narrative for presenters and are provided on the following pages.

**BRIEFING NOTES**

**SLIDE 1**

**TITLE PAGE**

NO NOTES

**SLIDE 2**

**Health Benefits for Reserve Component Members and Their Families**

The purpose of this briefing is to outline Reserve Service members' health care benefits under the TRICARE program, and to explain your legal healthcare insurance coverage rights under the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA).

We will look at how your benefits are affected by the length of your orders and what should be considered before you are ordered to active duty or mobilized for an extended period of time.

We will explore some of your options under the Department of Defense TRICARE health plan for active duty members and their families. TRICARE brings together the resources of the Army, Navy, and Air Force medical departments along with networks of civilian health care professionals.

**SLIDE 3**

**Mobilization Affects You & Your Family**

Mobilization affects Reserve component members and their families. It requires prior planning. It is important to be knowledgeable about benefits and to prepare now.

If you have a family, make sure you take care of them before you are mobilized. Don't leave your family in the difficult situation of trying to make sense of their benefits after you receive your mobilization orders. Get them the information that they need, so you can plan as a family.

**SLIDE 4**

**What You Need To Know Before You Mobilize**

- What are your health care benefits as a Reserve component member?
- What are your entitlements under USERRA?
- Where do you start to protect your family's health care needs?
- What are your family members' health care benefits?
- Family benefits differ from your benefits.
- What health options are best for your family?

Get the information you need to prepare you and your family for mobilization. These are some of the questions you should be asking yourself NOW. Don't wait.

What are your benefits as a Reserve component member?

What are **your** entitlements under the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA)?

How do your family's military health care benefits differ from your employer sponsored health care benefits?

Consider your options

- under USERRA
- your employer health care plan
- and TRICARE

**SLIDE 5**

**Your Health & Dental Benefits As An RC Member**

First we will focus on your benefits and later in the brief we will discuss benefits for your family members.

**SLIDE 6**

**Military Member –  
Health Benefits**

- Inactive duty training or active duty 30 days or less, you are covered
  - During travel to and from the training site.
  - While performing military duties
  - Immediately preceding and remaining overnight between consecutive periods of IDT if you reside outside a reasonable commuting distance (50 miles or more).
- Active Duty more than 30 days, you are eligible for
  - Dental services at any military dental treatment facility- TRICARE Prime benefits same as the Active component

As always, you are covered for any injury, illness, or disease incurred or aggravated in the line of duty. This includes traveling directly to or from the place at which such duty is performed; while traveling overnight immediately before the commencement of inactive duty training or between successive periods of inactive duty training, at or in the vicinity of the site of the inactive duty training if the site is outside reasonable commuting distance of the member's residence. They are also eligible for the TRICARE Dental Program that will be discussed later in this briefing.

Furthermore, in accordance with United States Code, Title 10, Section 1074, any Reserve component member called to active duty for a period of more than 30 days is entitled to medical and dental care in any uniformed service military medical treatment facility. You will also be enrolled in TRICARE Prime.

**SLIDE 7**

**Military Member –  
TRICARE Prime**

- HMO-like plan
- Primary Care Manager (PCM)
  - Physician, Physician's Assistant or Nurse Practitioner
- Primary care access standards
  - Acute care in one day
  - Routine care in one week
  - Preventive care in four weeks
- Referrals for specialty services

TRICARE Prime is similar to many private HMO plans. You are assigned to a primary care manager (PCM) who delivers most of your health care. Your primary care manager might be a physician, physician's assistant, or a nurse practitioner. You will be seen within the TRICARE Prime access standards. If you need specialist services, your primary care manager will refer you to a specialist.

Like your active component counterparts, it is most likely that you will have a primary care manager (PCM) in the military or civilian sector. However, if you are assigned to a location more than fifty miles from military health services, you may be eligible to receive care from a civilian TRICARE-authorized health care provider similar to active component service members in remote locations. For more information visit <http://www.tricare.osd.mil/remote>.

## **SLIDE 8**

### **Military Member Benefits** **TRICARE Prime Remote (TPR)**

- Eligibility
  - RC member called to active duty for >30 days
  - Live and work more than 50 miles from a military treatment facility
- Enrollment required (Call toll free number in your region)
- Benefits – Same to TRICARE Prime
  - Select a TRICARE network Primary Care Manager (PCM) if available
    - Provides all services for routine care and will manage referrals to specialists if needed

TRICARE Prime Remote (TPR) offers the same benefits as TRICARE Prime for RC members called to active duty for >30 days whose assignment requires them live **and** work more than 50 miles from a military medical treatment facility.

TPR requires enrollment just as TRICARE Prime. For more information and to enroll call the toll free number for your region.

**Benefits:** The member pays nothing for approved health care delivered by an authorized civilian provider. For primary care, no authorization is required when you obtain care from your PCM or authorized primary health care provider. For specialty care, your PCM or primary care provider must make the referral and you must obtain an authorization from a healthcare finder by calling the toll-free number for your region. This includes hospitalizations, ambulatory surgery and other visits to specialists.

**SLIDE 9**

**Military Member Benefits**  
**TRICARE Dental Program**

- Eligibility is verified by United Concordia through DEERS (Defense Enrollment Eligibility System)
- Full spectrum of dental coverage including check-ups, restorative care, tooth extractions, & emergency care
- Monthly Premiums (as of October 1, 2001)
  - Selected Reserve member - \$7.63
  - Individual Ready Reserve member - \$19.08
- Twelve month initial enrollment period
  - Then continue enrollment month-to-month
  - Disenrollment if recalled more than 30 days

Numerous dental health deficiencies were found among Reservists who were called to active duty during the Gulf War. In an effort to ensure dental readiness, the Department of Defense (DoD) developed the TRICARE Dental Program (TDP). United Concordia is currently contracted to administer the benefit. The TDP is a comprehensive dental program designed to promote dental health and military readiness. It is available to all Guard and Reserve members of the Selected Reserve, IRR and eligible family members.

DoD pays 60% of the premium for Selected Reserve members, which makes it very affordable. The Individual Ready Reserve member is responsible for the full premium.

The initial enrollment is for a period of twelve months and you must have at least 12 months of service remaining from the time of enrollment or an intention to remain in the Service for at least 12 months. Eligibility is verified by the Defense Enrollment Eligibility System (DEERS) so it is important that this information is current.

**SLIDE 10**

**Military Member Benefits**  
**Dental Services**  
**Recalled to Active Duty More Than 30 Days**

- Receive dental services from the military
- TRICARE Dental Program
  - Disenroll at start of active duty
  - Re-enroll at end of active duty
- [www.ucci.com](http://www.ucci.com)

Once activated for a period of more than 30 consecutive days, the member is eligible for dental care at any military dental treatment facility. That makes the TDP unnecessary. Therefore, when activated for more than 30 days the member will be disenrolled and should notify United Concordia to re-enroll.

**SLIDE 11**

**USERRA**

- Uniformed
- Services
- Employment, and
- Reemployment
- Rights
- Act of 1994

Under the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA), you have rights concerning your employer sponsored health plan.

**SLIDE 12**

**Rights Concerning Your Employer-Sponsored Health Plan**

- Applies when
  - On active duty or performing inactive duty
  - Covered by an employer-sponsored health plan
- May continue employer health plan for 18 months
  - When performing military duty for 30 days or less
    - pay your usual share of the premium (if any)
  - If performing military duty more than 30 consecutive days
    - may be required to pay up to 102% of the full premium

Basically, these rights include the following:

When you are called to active duty you may continue your employer-sponsored health care plan for your family for up to 18 months. However, it is important that you notify your employer if you wish to continue your health care benefits or your family may be dropped from the health care program. If you choose to continue coverage, under a civilian employer health care plan, your employer can require you to pay some or all of the premium associated with that coverage, if the period of active duty is for more than 30 days.

If your orders are for 30 days or less, the maximum premium your employer can require you to pay is the normal employee's share for the coverage.



If your orders are for more than 30 days, the maximum premium your employer can require you to pay is 102% of the full premium (this includes your employee premium share plus the employer's premium share plus a 2% administrative fee).

Employers can establish their own rules within these limits.

**SLIDE 13**

**Military Member –**  
**Rights Concerning Your Employer-Sponsored Health Plan**

- You may disenroll from employer health plan
- You have the right to re-enroll
  - All previously covered members
  - No waiting period
  - No exclusion for pre-existing conditions

If you do not elect to continue coverage under your civilian employer health plan, you (and previously covered family members) must be reinstated in the employer-sponsored health care plan without a waiting period and without penalty for pre-existing conditions (except line of duty conditions upon your release from active duty). For more information on your USERRA rights you may contact the National Committee on Employer Support of the Guard and Reserve (NCESGR) at <http://www.esgr.org> or (1-800-336-4590).

**SLIDE 14**

**Readiness is a Family Matter**

Your reserve duties may take you away from home for extended periods of time. This may require additional planning on your part, especially for those of you with a husband or wife and children. Now we are going to discuss medical care eligibility for your family members and dependents.

**SLIDE 15**

**Ensure Your Family is Covered**

- Enroll eligible family members in DEERS (Defense Enrollment Eligibility Reporting System)
  - Key to benefits and entitlements
  - Bring marriage, birth, divorce, custody, and adoption documents
- Get military ID cards for eligible family members
- Spouse carry copy of any active duty orders

Your first step to family readiness is DEERS enrollment. This is your family's key to getting all their benefits and entitlements when you are mobilized.

Getting your family into DEERS requires planning

- You must have documentation for any court order action such as divorce, custody, adoption, etc.
- You will also need copies of birth certificates and marriage licenses.
- Once the family member is enrolled the information will be retained unless there is a change in his or her status (divorce, custody, etc.).
- Update this information as needed.

You also need to get a dependent ID card for all eligible family members 10 years or older and keep it current.

Once you are mobilized give your spouse a copy of your orders in case he or she needs them for documentation. That includes your annual training orders as well. While your family may not have health benefits during those short periods of active duty (less than 31 days), they may use them for other benefits such as exchange privileges.

## **SLIDE 16**

### **TRICARE Family Benefits**

- Orders less than 30 days
  - No medical benefits
  - Family may enroll in TRICARE Dental Program
- Orders more than 30 days, but less than 179 days
  - Space available medical & dental at military facilities
  - TRICARE Extra – contracted network providers
  - TRICARE Standard – non-network providers
- Orders for 179 days or more
  - One more option - may enroll in TRICARE Prime

Because of the tiered nature of these options, it is important for you to be aware of the time period specified on your active duty orders.

For periods of active duty less than 30 days or for inactive duty, there is not medical entitlement for your family. Your family may enroll in the TRICARE Dental Program that we will discuss later.

United States Code, Title 10, Section 1076 states that your dependents are entitled upon request, to medical and dental care “subject to the availability of space and facilities and capabilities of the medical and dental staff.” Because of the downsizing of medical resources, it is very difficult for your family members to get space available care (unless it is an emergency) if you choose this option.

When called to Active Duty for more than 30 days, but less than 179 days, your family members are entitled to TRICARE Extra and TRICARE Standard. Both these options require a deductible (\$50-\$300 depending on the rank of the sponsor) and a cost share with each visit. Normally, TRICARE Extra requires a 15% cost share and TRICARE Standard requires a 20% cost share depending on whether the civilian physician is part of the TRICARE Network.

When called to active duty for 179 days or more the family members are eligible for TRICARE Prime (HMO option).

**Note to Briefer:**

- The NDAA 2000 authorized TPR for family members residing with the sponsor who meet the eligibility requirements for TPR.
- New legislation in the National Defense Authorization Act of 2000 authorizes the Sec Def to waive the TRICARE deductible for contingency operations but this is done for each separate contingency operation. Thus far, this has not been extended to operations in Kosovo or Southwest Asia.
- A Reservist on active duty for 179 days or less, probably will not move his/her family from home location. That home location probably is not near an MTF so it is more important to brief the civilian aspects of TRICARE, rather than MTF care.

**SLIDE 17**

**TRICARE Medical Cost Shares**

- TRICARE Prime
  - No deductible
  - No enrollment fees
- TRICARE Extra or Standard (as of October 1, 2001)
  - \$ 50-100 deductible (E4 and below)
  - \$150-300 deductible (E5 and above)

**TRICARE Prime:** Is the only option that requires enrollment and the selection of a primary care manager. If your family members enroll on or before the 20th of the month, it provides coverage on the first day of the following month. There are no deductible or enrollment fees.

**TRICARE Extra:** Requires the use of TRICARE network providers and has a \$50-300 deductible based upon rank. It has a lower cost share (15%) than TRICARE Standard.

**TRICARE Standard:** Allows you to use any Tricare authorized provider. It has a \$50-300 deductible that is based upon rank. There is a 20% cost share with this option.

**SLIDE 18**

**New TRICARE Dental Program**

- Began Feb 1, 2001
- TRICARE Dental Program replaces
  - TRICARE Family Member Dental Plan
  - TRICARE Selected Dental Reserve Program
- Administered by United Concordia
- Coverage available for
  - Selected Reserve members
  - Individual Ready Reserve members
  - Family members of active duty Uniform Service individuals, Selected Reserve or Individual Ready Reserve

The new TRICARE Dental Program (TDP) was effective February 2001. This new program will offer improved benefits for Reservists and family members and reduce the requirement from two years active duty to one year of service commitment for eligibility.

This program combines the Active Duty Dependents Dental Plan also known as the TRICARE Family Member Dental Plan (TFMDP), and the TRICARE Selected Reserve Dental Program (TSRDP).

The mission of the new TDP is two-fold (1) to maintain readiness of service members including members of Selected Reserve and Individual Ready Reserve (IRR), and (2) to provide a uniformed, high quality, cost-effective dental program. The new TDP is open to all Uniformed Service active duty and AGR family members, members of the Selected Reserve and their family members, and members of the IRR and their family members.

**SLIDE 19**

**New TRICARE Dental Program**  
**(cont'd)**

- Enhanced dental benefits
- Annual maximum for general dentistry is \$1,200 per year
- Lifetime orthodontic maximum is \$1,500 for each enrollee
- Premiums (separate premiums for sponsor and family)
  - Single plan and Family plan
  - Government share and Full premium
  - Survivor benefit

You and your family will get the same dental benefit that is now enjoyed by family members with an active component sponsor. The benefits have improved and limitations decreased when compared to the prior TRICARE Family Member Dental Plan and TRICARE Selected Reserve Dental Program.

Premiums will vary based upon the number of family members enrolled (ie. single or family plan). The government may pay 60% of the premium depending on the status of the sponsor. Additionally, there is a survivor's benefit (if eligible) and the government will pay 100% of premiums.

PLEASE NOTE: **The sponsor's dental enrollment is separate from the family enrollment.** If both the service member and spouse enroll - there will be two single enrollments; if service member and spouse and children enroll there will be one single enrollment (for the service member) and one family enrollment (for the spouse and children). Therefore, there will be two separate premiums.

**SLIDE 20**

**New TRICARE Dental Program**  
**(cont'd)**

- Enrollment is for at least twelve (12) months
  - Twelve month service commitment from sponsor (active duty, Reserve or combination of the two)
  - Then continue enrollment month-to-month
- EXCEPTION to 12 month enrollment
  - Waived for family members of sponsor who is on active duty for a contingency operation
  - Must remain enrolled for duration of orders

Enrollment is voluntary, continuous and portable worldwide. Enrollment requires at least a twelve (12) month service commitment (active duty, reserve service or combination of the two). United Concordia will validate the intent of service members who intend to continue their service commitment with their parent Service for at least twelve (12) months, when the Defense Enrollment Eligibility Reporting System (DEERS) indicates they have less than twelve (12) months remaining.

Service members may enroll their family members for less than 12 months only when they are called to active duty in support of a contingency operation. The sponsor has 30 days from the date his orders begin to enroll his family members. The family members must remain enrolled for the duration of the sponsor's orders. When released from active duty in support of a contingency operation, the family may disenroll from the program.

For more information:

- United Concordia website: [www.ucci.com](http://www.ucci.com)

- United Concordia customer service; 1-800-866-8499
- Enrollment: 1-888-622-2256

## **SLIDE 21**

### **Family Health Coverage Considerations**

- May use TRICARE benefits alone
- Or use TRICARE with your employer health plan
  - File claims with employer's plan first
  - Then file claim with TRICARE for amounts not paid by employer's plan

Readiness is a family matter – when you have carefully considered your health care options prior to deployment, you can make an educated decision as to what is best for your family.

Consider the following:

- Your options under TRICARE
- Options under your employer-sponsored healthcare plan
- And finally, is it beneficial for your family to use both?

If you use both, it is likely that TRICARE will be the second payer to your employer health plan and may pay only after your employer's health plan has paid. Just file the claim with TRICARE after you receive a statement from your employer's plan detailing what it paid.

Talk to your employer to get the details regarding your civilian health care plan. You can then make a more informed choice regarding your employer health care plan. Based upon what you learn, you may want to shift to TRICARE, or continue both plans. Civilian employer plans vary greatly.

## **SLIDE 22**

### **TRICARE Regions**

TRICARE is divided into 14 regions world-wide. Each region has a toll-free phone number.

Each TRICARE region has a lead agent that oversees the health services within their respective geographical areas. Most Lead Agents are flag or general officers.

DoD has contracted with commercial companies to help administer the TRICARE health plan by region. This map also shows which companies currently support the regions.

At the end of this briefing, 1-800/888 toll free numbers and websites will be shown so that you can gather additional information about your TRICARE benefits.

**SLIDE 23**

**If you've taken care of them first...**

NO NOTES FOR THIS SLIDE

**SLIDE 24**

**You'll be ready ...to do this**

NO NOTES FOR THIS SLIDE

**SLIDE 25**

<b><u>TRICARE Regions</u></b>	
TRICARE Northwest	800-404-0110
TRICARE Mid-Atlantic	800-931-9501
TRICARE Northeast	888-999-5195
TRICARE Heartland	800-941-4501
TRICARE Central States	888-874-9378
TRICARE Southeast	800-444-5445
TRICARE Southwest	800-406-2832
TRICARE Gulf South	800-444-5445
TRICARE Golden Gate/S. California/Hawaii/Alaska	800-242-6788
TRICARE Pacific/Puerto Rico/Latin America/Canada/Europe	888-777-8343
UNITED CONCORDIA TRICARE Dental Plan	800-866-8499

These are the specific regional numbers to call for more information on the TRICARE Program and your benefits when called to active duty.

**SLIDE 26**

**Web Site Resources**

Reserve Affairs

<http://www.defenselink.mil/ra>

TRICARE

<http://www.tricare.osd.mil/>

United Concordia

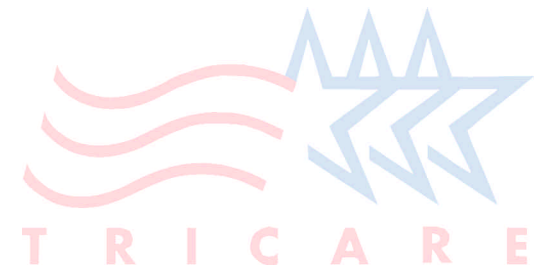
<http://www.ucci.com>

For more information on the TRICARE Military Health Plan and your benefits you may contact the above listed websites. You may also call your local TRICARE Representative at any MTF.

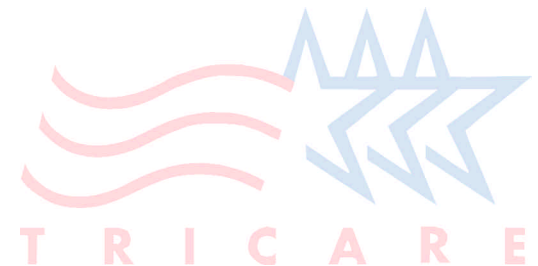




# FORCE HEALTH PROTECTION AND HEALTH CARE BENEFITS



# Health Benefits for Reserve Component Members and Their Families



# Mobilization Affects You & Your Family



T R I C A R E

# What You Need To Know Before You Mobilize

- What are your health care benefits as a Reserve Component member?
- What are your entitlements under USERRA?
- Where do you start to protect your family's health care needs?
- What are your family members' health care benefits?
  - ◆ Family benefits differ from your benefits.
- What health options are best for your family?



# Your Health & Dental Benefits As An RC Member





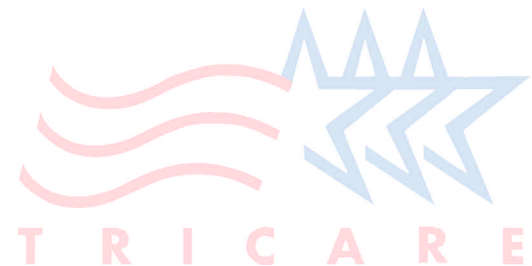
# Military Member – Health Benefits

- Inactive duty training or active duty 30 days or less, you are covered
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  - ◆ While performing military duties
  - ◆ Immediately preceding and remaining overnight between consecutive periods of IDT if you reside outside a reasonable commuting distance (50 miles or more)
- Active Duty more than 30 days, you are eligible for
  - ◆ Dental services at any military dental treatment facility
  - ◆ TRICARE Prime benefits same as the Active component



# **Military Member – TRICARE Prime**

- HMO-like plan
- Primary Care Manager (PCM)
  - ◆ Physician, Physician's Assistant or Nurse Practitioner
- Primary care access standards
  - ◆ Acute care in one day
  - ◆ Routine care in one week
  - ◆ Preventive care in four weeks
- Referrals for specialty services



# **Military Member Benefits**

## **TRICARE Prime Remote (TPR)**

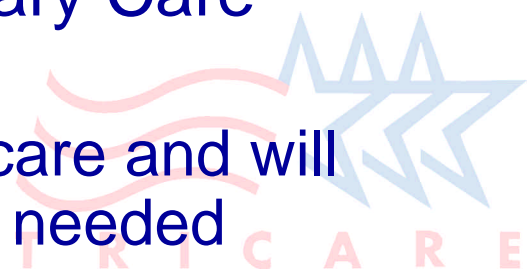
### ■ Eligibility

- ◆ RC member called to active duty for >30 days
- ◆ Live and work more than 50 miles from a military treatment facility

### ■ Enrollment required (Call toll free number in your region)

### ■ Benefits – Same to TRICARE Prime

- ◆ Select a TRICARE network Primary Care Manager (PCM) if available
  - Provides all services for routine care and will manage referrals to specialists if needed

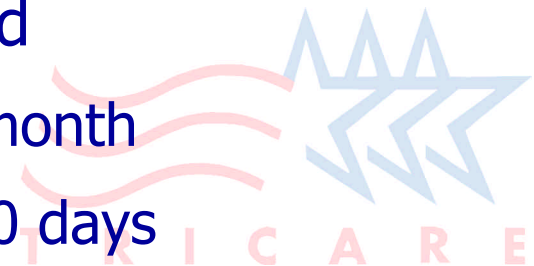




# **Military Member Benefits**

## **TRICARE Dental Program**

- Eligibility is verified by United Concordia through DEERS (Defense Enrollment Eligibility System)
- Full spectrum of dental coverage including check-ups, restorative care, tooth extractions, & emergency care
- Monthly Premiums (as of October 1, 2001)
  - ◆ Selected Reserve member - \$7.63
  - ◆ Individual Ready Reserve member - \$19.08
- Twelve month initial enrollment period
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  - ◆ Disenrollment if recalled more than 30 days

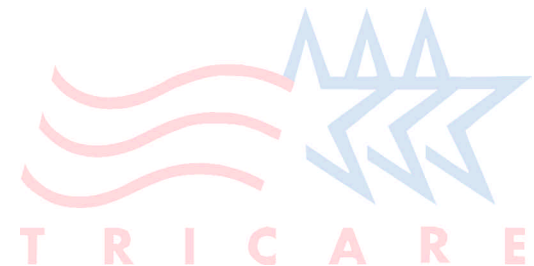


# **Military Member Benefits**

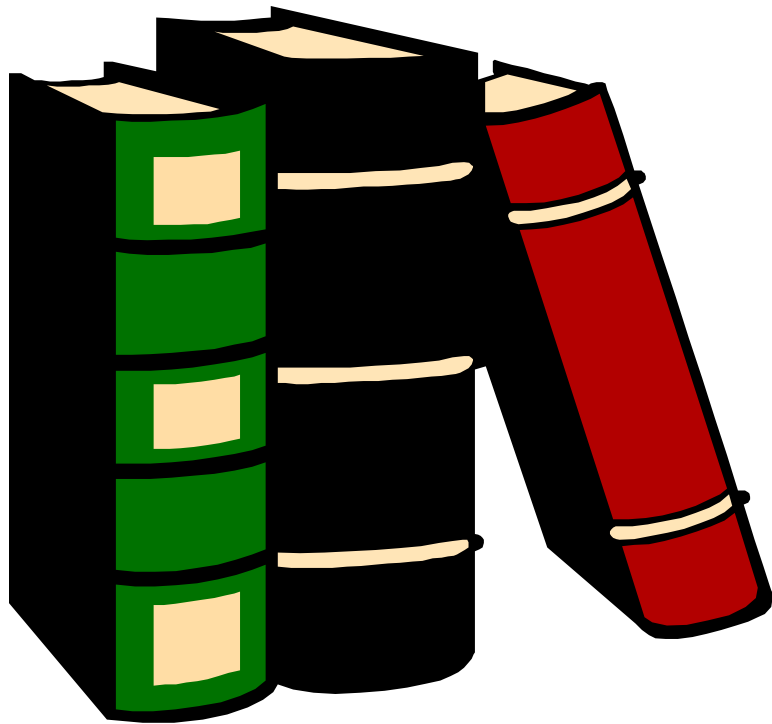
## **Dental Services**

### **Recalled to Active Duty More Than 30 Days**

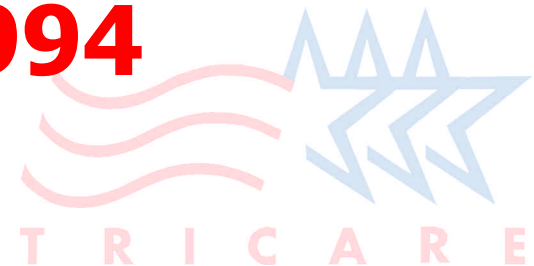
- Receive dental services from the military
- TRICARE Dental Program
  - ◆ Disenroll at start of active duty
  - ◆ Re-enroll at end of active duty
- [www.ucci.com](http://www.ucci.com)



# USERRA

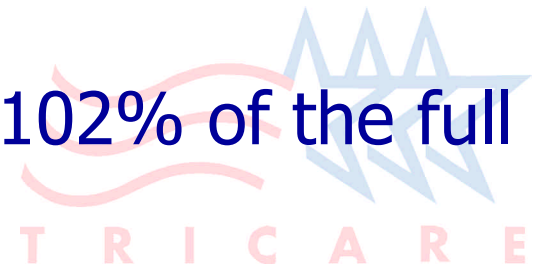


## Uniformed Services Employment and Reemployment Rights Act of 1994



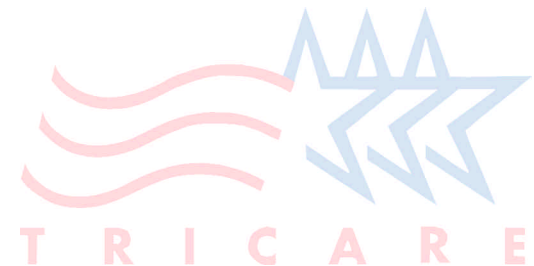
# Rights Concerning Your Employer-Sponsored Health Plan

- Applies when
  - ◆ On active duty or performing inactive duty
  - ◆ Covered by an employer-sponsored health plan
- May continue employer health plan for 18 months
  - ◆ When performing military duty for 30 days or less
    - pay your usual share of the premium (if any)
  - ◆ If performing military duty for more than 30 consecutive days
    - may be required to pay up to 102% of the full premium



# **Military Member – Rights Concerning Your Employer-Sponsored Health Plan**

- You may disenroll from employer health plan
- You have the right to re-enroll
  - ◆ All previously covered members
  - ◆ No waiting period
  - ◆ No exclusion for pre-existing conditions

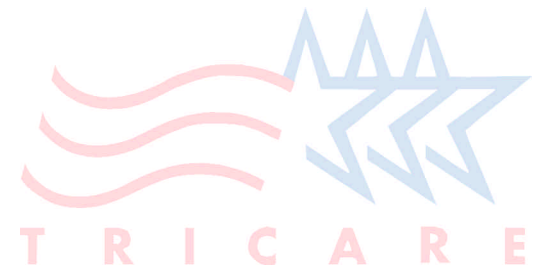


# Readiness is a Family Matter



# Ensure Your Family is Covered

- Enroll eligible family members in DEERS  
(Defense Enrollment Eligibility Reporting System)
  - ◆ Key to benefits and entitlements
  - ◆ Bring marriage, birth, divorce, custody, and adoption documents
- Get ID cards for eligible family members
- Spouse carry copy of any active duty orders



# TRICARE Family Benefits

- Orders less than 30 days
  - ◆ No medical benefits
  - ◆ Family may enroll in TRICARE Dental Program
- Orders more than 30 days, but less than 179 days
  - ◆ Space available medical & dental at military facilities
  - ◆ TRICARE Extra – contracted network providers
  - ◆ TRICARE Standard – non-network providers
- Orders for 179 days or more
  - ◆ One more option - may enroll in TRICARE Prime





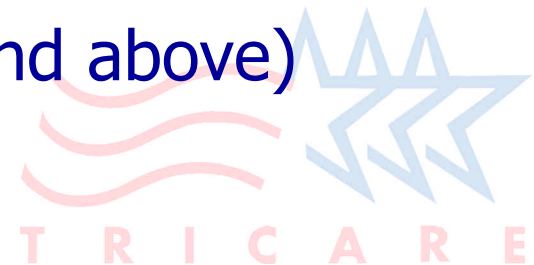
# TRICARE Medical Cost Shares

## ■ TRICARE Prime

- ◆ No deductible
- ◆ No enrollment fees

## ■ TRICARE Extra or Standard (as of October 1, 2001)

- ◆ \$ 50-100 deductible (E4 and below)
- ◆ \$150-300 deductible (E5 and above)



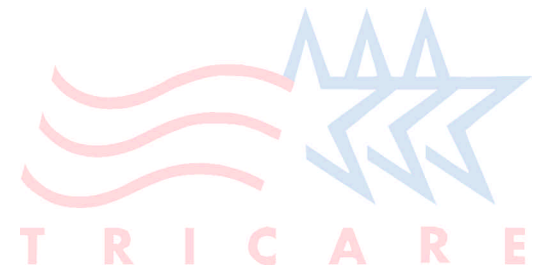
# New TRICARE Dental Program

- Began Feb 1, 2001
- TRICARE Dental Program replaces
  - ◆ TRICARE Family Member Dental Plan
  - ◆ TRICARE Selected Dental Reserve Program
- Administered by United Concordia
- Coverage available for
  - ◆ Selected Reserve members
  - ◆ Individual Ready Reserve members
  - ◆ Family members of active duty Uniformed Services of the Health Care Reserve, Selected Reserve or Individual Ready Reserve



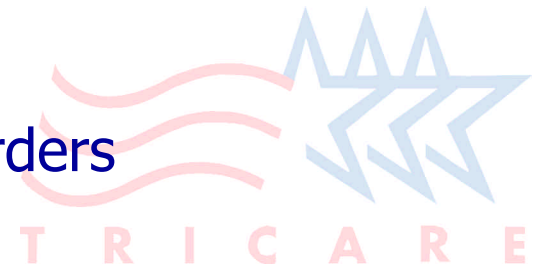
# New TRICARE Dental Program (cont'd)

- Enhanced dental benefits
- Annual maximum for general dentistry is \$1,200 per year
- Lifetime orthodontic maximum is \$1,500 for each enrollee
- Premiums (separate premiums for sponsor and family)
  - ◆ Single plan and Family plan
  - ◆ Government share and Full premium
  - ◆ Survivor benefit



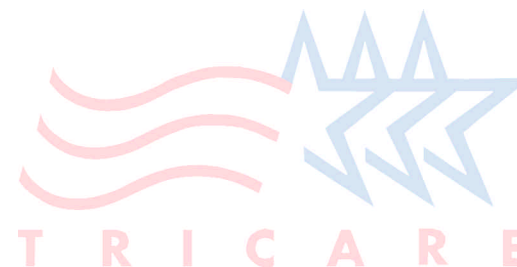
# New TRICARE Dental Program (cont'd)

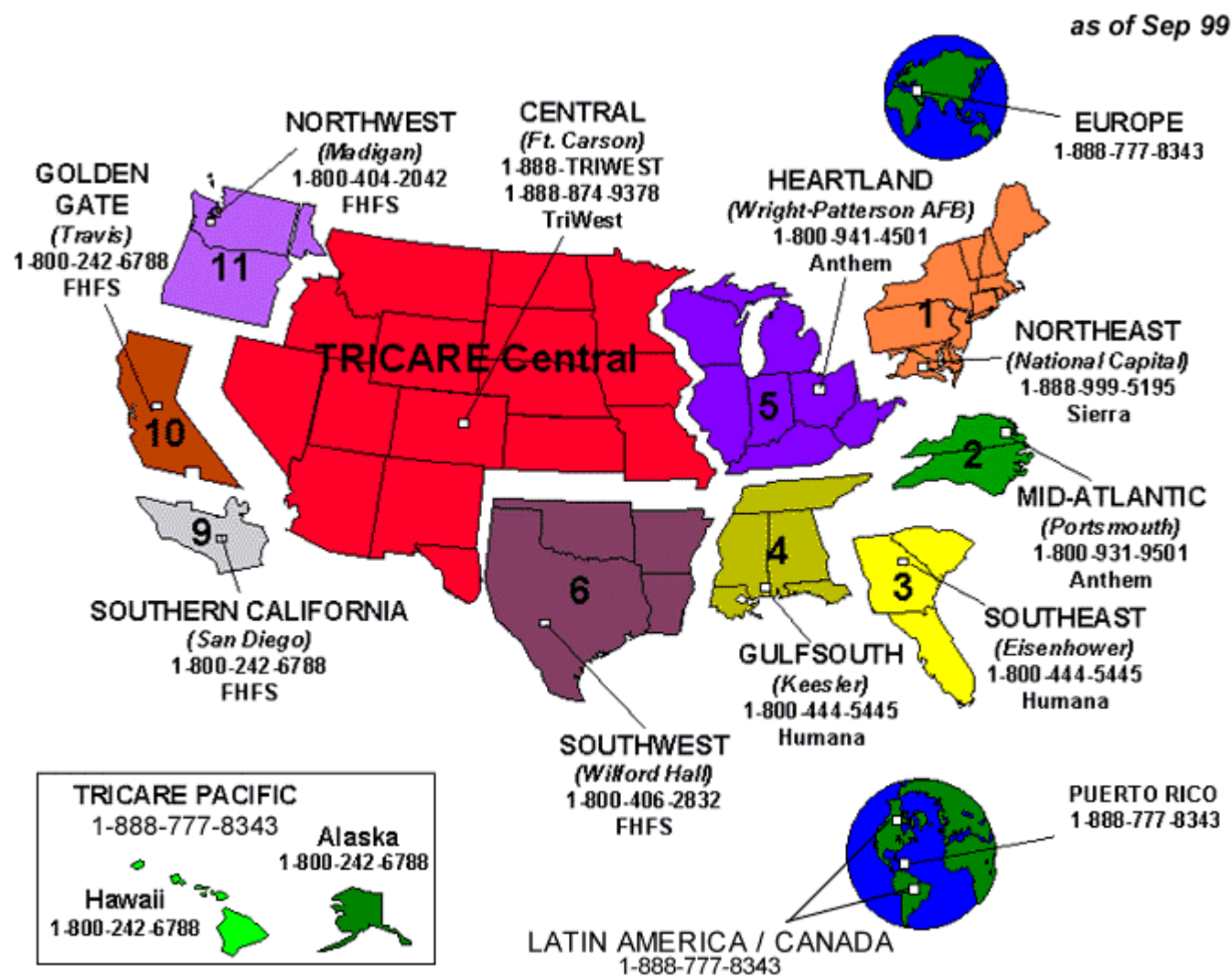
- Enrollment is for at least twelve (12) months
  - ◆ Twelve month service commitment from sponsor (active duty, Reserve or combination of the two)
  - ◆ Then continue enrollment month-to-month
- EXCEPTION to 12 month enrollment
  - ◆ Waived for family members of sponsor who is on active duty for a contingency operation
  - ◆ Must remain enrolled for duration of orders



# Family Health Coverage Considerations

- May use TRICARE benefits alone
- Or use TRICARE with your employer health plan
  - ◆ File claims with employer's plan first
  - ◆ Then file claim with TRICARE for amounts not paid by employer's plan

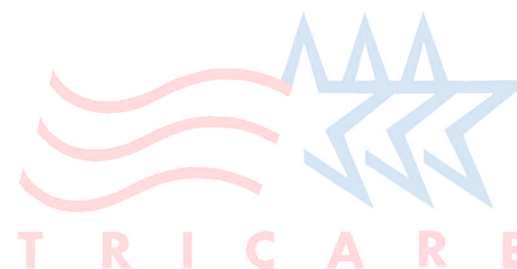




# TRICARE Regions



**If you've taken care of them first...**







**You'll be ready ...**



**to do this ...**





# TRICARE Regions

TRICARE Northwest	800-404-0110
TRICARE Mid-Atlantic	800-931-9501
TRICARE Northeast	888-999-5195
TRICARE Heartland	800-941-4501
TRICARE Central States	888-874-9378
TRICARE Southeast	800-444-5445
TRICARE Southwest	800-406-2832
TRICARE Gulf South	800-444-5445
TRICARE Golden Gate/S. Calif/Hawaii/Alaska	800-242-6788
TRICARE Pacific/Puerto Rico/Latin America/Canada/Europe	888-777-8343

**UNITED CONCORDIA TRICARE Dental Plan**

**800-866-8499**



# Web Site Resources

## Reserve Affairs

<http://www.defenselink.mil/ra>

## TRICARE

<http://www.tricare.osd.mil/>

## United Concordia

<http://www.ucci.com>

